



***DEPOSITS AND WITHDRAWALS TO/FROM
THE CLIENT ACCOUNT***

Z Forex Capital Markets LLC

1. General Terms and Conditions

1.1. The Client has the option to make deposits and withdrawals from their Client Account at any time during the term of this Agreement by using the payment methods provided in the Personal Area, which may be subject to change. Details of minimum deposit requirements and withdrawal commissions can be viewed in the Personal Area. It is important to note that the Company does not accept payments from third parties or anonymous sources to the Client Account.

1.2. The Client acknowledges and accepts that when using a certain payment method for deposits, they are obliged to use the same method for withdrawals, unless the Company approves an exception. In cases where multiple payment methods are used, the principle of proportionality shall be applied. The Company shall determine the guidelines and the order to be followed for withdrawals.

1.3. The Company reserves the right to request additional information and/or documentation from the Client at any time in order to verify the origin and/or source of funds deposited into the Client Account. In addition, the Company reserves the right to reject a deposit or withdrawal request from the Client if the information and/or documentation provided and/or collected is deemed unsatisfactory by the Company.

1.4. The Company reserves the right to reject a deposit made by the Client if the transfer instructions provided in the Personal Area are not followed. In addition, the Company has the right to refuse deposits and withdrawals if the information provided and/or collected, such as email, phone number, identity, address and other details, is not fully verified or up to date according to the Company's verification requirements, which are determined solely by the Company.

1.5. After the Client's deposit, the Company shall, to the best of its knowledge and belief, promptly credit the relevant Customer's account with the amount received as charged to the relevant Company's account.

1.6. The Client's funds are kept by us and are segregated. The funds we hold on your behalf are kept in a separate bank account for customer funds to ensure that they are segregated from our own funds.

1.7. Client deposits will not be used by the Company to generate income or transferred to a source that could result in impairment. The Company reserves this right; however, in the event of a transfer of the deposit to another source, the customer will be informed accordingly.

1.8. If funds sent by the Customer are not deposited into the Client's Account within the expected timeframe, the Client must notify the Company and request an investigation of the transfer. The Client acknowledges that all costs associated with the investigation are the responsibility of the Client and may be deducted from their Client Account or paid directly to the third party conducting the investigation. The Client understands and agrees that they must provide Company with the necessary documents and certifications in order to conduct the investigation.

1.9. Subject to the other terms and conditions set forth in this Agreement, the Company will process withdrawals of Client funds once a valid request has been submitted by the Client through their Personal Area.

1.10. Upon receipt of a withdrawal request from the Client, the Company will process the transaction promptly, usually within three (3) business days, provided the following conditions are met: The instruction contains all the required details, the transfer is made to the original deposit account or, in case of dispute, to a verified account of the Client, the Client has sufficient funds in their account, there are no Force Majeure events, the Client has complied with the KYC requirements, and no event of default has occurred.

- 1.11.** Both parties acknowledge and agree that withdrawals will only be made to the Client. The Company prohibits withdrawals to third-party accounts or anonymous accounts.
- 1.12.** The Company reserves the right to reject a withdrawal request from the Client if it relates to a specific transfer method and may propose an alternative method instead.
- 1.13.** The Client may be responsible for covering all payment and transfer fees, and the Company will deduct such fees from the Client's account.
- 1.14.** If a Client Account is closed, the remaining balance will be deducted in proportion to the accounts from which the deposits were originally made. This does not apply in the case of illegal actions involving bank cards, bank accounts or other deposit methods. In such cases, the Company has the discretion to refund the remaining balance in a manner it deems appropriate. In the event of an unlawful act, the Company may disclose all relevant data to banks, credit institutions, payment service providers, law enforcement agencies and authorities.
- 1.15.** After changing the security type, the Company has the right to initiate the payout(s) after a waiting period of three (3) business days from the date of changing the security type.
- 1.16.** Subject to other provisions in the Client Agreement, when using a bank card for deposits, the Company is authorized to set withdrawal limits within its systems. Further details on these limits and the withdrawal process can be found in your Personal Area. The Company undertakes to transfer the funds to the account specified by the Client as indicated in the withdrawal request. However, the Company cannot be held responsible for the duration of the transfer.
- 1.17.** If the Client's trading account has been funded by a bank card and no withdrawals have been made from this account for a period of more than ninety (90) days, the Company will only allow withdrawals to the same bank card that was used for funding or by any other method that the Company deems appropriate.
- 1.18.** Subject to the other provisions of the Client Agreement, the Client has the option to submit withdrawal requests through their Personal Area. The Company will then transfer the requested funds to the Client's account based on the information provided in the withdrawal request. It should be noted that the Company is not responsible for the duration of the transfer process, which takes place after the execution of the withdrawal request.
- 1.19.** The Client has the option to request a transfer of funds to another trading account, provided that the receiving account supports the corresponding deposit or withdrawal method. Internal transfers can be made only between accounts of the same type or between different account types if the transfer amount exceeds the minimum deposit.
- 1.20.** The Company will execute the transfer of funds to another trading account in the currency of the target trading account.
- 1.21.** If the Company erroneously or accidentally transfers funds to the wrong trading account during the transfer process, the Company shall refund the requested transfer amount to the Client, covering the cost of the error.
- 1.22.** If the Client has made a mistake in requesting the transfer to another account, resulting in the Company depositing the funds to the wrong trading account, the Client may not be entitled to a refund.
- 1.23.** The Company reserves the right to reject internal transfers at its sole discretion and without giving any reason.
- 1.24.** In accordance with the terms and conditions provided to the Client, the Company reserves the right to restrict the Client's accounts without prior notice in the event of suspicious transactions, transactions where customer identification cannot be established during KYC and AML processes, or transactions determined to be abusive, fraudulent, or potentially harmful to the Company conducted from customer accounts. In addition, the Company reserves the right to halt the Client's deposit and withdrawal transactions.